

**UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
Richmond Division**

KEYANN GLADDEN,)	
)	
Plaintiff,)	
)	
v.)	Civil No. 3:08-cv-304 (REP)
)	
)	
NAVY FEDERAL CREDIT UNION,)	
)	
Defendant.)	

DECLARATION OF GEORGE P. SIBLEY, III RESPECTING OPT-OUTS

1. My name is George P. Sibley, III. I am counsel for Navy Federal Credit Union ("Navy Federal") in the above-styled action and have personal knowledge concerning the identity of individuals who have attempted to opt out of the proposed settlement class in this action. I am submitting this declaration with the consent of Class Counsel.

2. On or before May 16, 2009, the following individuals sent notice to both Class Counsel and counsel for Navy Federal indicating his or her intent to opt out of the settlement class:

- a. Davis, Sr., Timothy Tyron
- b. Holton, Melissa K.
- c. Jiminez-Williams, Karell J.
- d. Laguerra, Marta
- e. Moore, Charity
- f. Piper, Nyal B.
- g. Piper, Renee L.
- h. Thomas, Arthur R.

- i. Williams, Anthony T.
- j. Williams, Janell M.

3. On or before May 16, 2009, the following individuals sent notice to Class Counsel, but not to counsel for Navy Federal, of his or her intent to opt out of the settlement class:

- a. Lowry, Sara
- b. Pena III, Mizhram

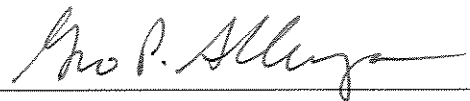
4. On or before May 16, 2009, the following individual sent notice to counsel for Navy Federal, but not to Class Counsel, of his intent to opt out:

- a. Davidson, Lance

5. On or before May 16, 2009, the following individuals sent notice to the Court, but not to both Class Counsel and counsel for Navy Federal:

- a. Devano, Allyn
- b. Rodriguez, Donovan
- c. Crow, Robert

6. Under the Paragraph 14.a. of the Settlement Stipulation, a person desiring to opt out must send notice to both counsel for Navy Federal and Class Counsel. Accordingly, only those individuals identified in Paragraph 2 of this Declaration have effectively opted out of the Settlement Class.



George P. Sibley, III

CERTIFICATE OF SERVICE

I hereby certify that on the 15th day of June, 2009, a copy of the foregoing document was served on counsel of record by CM/ECF.

/s/ George P. Sibley, III
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